

SUMMARY METHODOLOGY

Tables on Data on Extended Loans in Rubles, in US Dollars and in Euros

The tables contain weighted average interest rates on loans and structure of loans extended by credit institutions in rubles, in US dollars and in euros to nonfinancial organizations and individuals (excluding individual entrepreneurs) to residents as well as non-residents. The data are presented with a breakdown by type of borrowers and loan maturities.

Share of loans extended over the reporting month to individuals (including car loans) / nonfinancial organizations (including small and medium-sized businesses) by maturity is calculated as a ratio of total volume of loans (extended by credit institutions to individuals / nonfinancial organizations) to corresponding volume of loans in the reporting month by maturity.

The source of information is the Reporting Form 0409128 “Weighted Average Interest Rates on Loans Granted by Credit Institutions” compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Weighted average interest rates on loans to individuals / nonfinancial organizations and weighted average interest rates on interbank loans — are weighted average annual rates on loans in the reporting month and are calculated by the formula:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n), \text{ where:}$$

P_1, P_2, \dots, P_n – nominal annual interest rate as included in an agreement;
 V_1, V_2, \dots, V_n – amount of loan as included in an agreement.

Car loans – include loans extended to purchase of vehicles against the collateral of them.

Small and medium-sized businesses are as defined by Federal Law No. 209-FZ, dated July 24, 2007, “On the Development of Small and Medium-Sized Businesses in the Russian Federation”.

The indicators *in bold type* were updated due to reporting data adjusted by credit institutions.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.

Data on Deposits of Individuals and Nonfinancial Organizations in Rubles, in US Dollars and in Euros

The tables contain weighted average interest rates and structure of deposits, which are borrowed by credit institutions from individuals and nonfinancial

organizations (excluding individual entrepreneurs since January, 2016) in rubles, in US dollars and in euros. The data are presented with a breakdown by maturity.

Share of deposits by maturity, borrowed in the reporting month is calculated as a ratio of total volume of deposits (borrowed by credit institutions from individuals / nonfinancial organizations) to corresponding total volume of deposits in the reporting month by maturity.

The source of information is the Reporting Form 0409129 “Weighted Average Interest Rates Deposits offered by Credit Institutions” compiled by credit institutions in accordance with the Bank of Russia Ordinance No. 4212-U, dated November 24, 2016, “On the List, Forms and Procedure for Compiling and Presenting Credit Institutions Reporting Forms to the Central Bank of the Russian Federation”.

Weighted average interest rates on deposits by individuals / nonfinancial organizations are weighted average annual interest rates on deposits in the reporting month and are calculated based on annual interest rates, which are stated in deposit agreement, and volume of borrowed funds in the reporting month.

The formula is as follows:

$$P_{av} = (V_1 \times P_1 + V_2 \times P_2 + \dots + V_n \times P_n) : (V_1 + V_2 + \dots + V_n)$$
, where:
P1, P2, ... Pn – nominal annual interest rate as included in an agreement;
V1, V2, ... Vn – amount of deposit as included in an agreement.

The indicators **in bold type** were updated due to reporting data adjusted by credit institutions.

The values of weighted average interest rates and corresponding turnovers are not calculated in case there are data on less than three credit institutions.